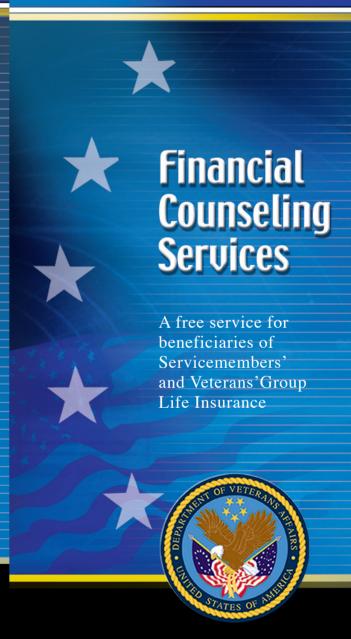
For many families, planning their financial future is challenging...even under the best of circumstances. After a loved one dies, making important financial decisions on your own can seem even more daunting.

At this difficult time, Financial Counseling Services can help you understand your choices, develop a personal plan, make smart decisions, and give you peace of mind.

Financial Counseling Services is a free benefit offered by the Department of Veterans Affairs to beneficiaries of Servicemembers' Group Life Insurance and Veterans' Group Life Insurance plans.



For information on other VA benefits call 1-800-827-1000



Financial Counseling Services... when you need it most.



Get Free, Objective Counseling

With this benefit, you get free financial counseling tailored to your needs from the national team at FinancialPoint. Their Certified Financial Planners and other financial professionals are experts in handling a wide range of financial situations and offering customized assistance to individuals like you.

You can be assured the guidance you'll receive is objective and impartial. FinancialPoint counselors have no products to sell. They do not receive a commission for their services and they are not affiliated with any banks or investment firms.

Select the Plan You Need

Contact FinancialPoint by phone or email to request a Welcome Kit. You will find it contains valuable, easy-to-understand personal finance information. But most importantly, it has financial planning related questionnaires. The information you provide in these questionnaires is used to create your personalized financial plan.

You can choose to receive one or more Specialized Financial Plans or a Comprehensive Plan.

Specialized Financial Plans

A specialized plan can help you handle specific situations:

If you are under 45 and/or have children:

• College Planning • Wealth Building • Estate Planning

If you are 45 – 65:

• College Planning • Pre-Retirement • Wealth Building

If you are over 65:

• Post-Retirement • Estate Planning

Comprehensive Financial Plan

A comprehensive plan may include information on:

- Estate Planning
- College Planning & Tuition
- Retirement Planning
- Medicaid & Long Term Care Planning
- · Debt Reduction
- Social Security Projections
- Trust Planning

Return Your Completed Questionnaire

Choose the most convenient way to return your questionnaires to FinancialPoint – by email or U.S. mail.

Review Your Financial Plan

You'll receive a customized financial plan from FinancialPoint — generally five business days following receipt of your completed questionnaires. Your plan will have specific suggestions, information, and resources for meeting short- and long-term financial goals.

Talk to a Financial Counselor... Whenever You Want

Call FinancialPoint to get answers to any questions you may have about your customized financial plan or to arrange a face-to-face meeting with a counselor. Then, call as often as you want over the next 12 months to speak with a financial counselor.

Knowing and understanding your financial choices will help you make the right decisions and give you peace of mind.

Before You Call...

Please gather the following information: insured's name, date of loss, date of birth, and claim number. However, do not delay contacting FinancialPoint if this information is not available.

CONTACT

FinancialPoint®

TODAY!

Call toll free:

SGLI, FSGLI or VGLI Beneficiary: 1-888-243-7351 TSGLI Beneficiary: 1-800-428-3416

Email: fcs@financialpoint.com